Affordable long-term care coverage for Washington workers

WA CARES FUND

The WA Cares Fund is an earned benefit designed to help you age independently in your own home.

How it works



Automatically contribute
0.58% of your paycheck while working.

Qualify for benefits
Apply for benefits if you meet contribution and care needs requirements.

Use your benefits
Choose how to use your $36,500 lifetime benefit (grows with inflation).

Qualifying for benefits

You must meet both the contribution and care needs requirements.

1. Contribution requirement

Meet the contribution requirement through one of three pathways.

Permanent pathway

After contributing for at least
10 YEARS

Earn access to
$36,500
in benefits

Temporary pathway

If you've contributed for at least
THREE OF THE LAST SIX YEARS
at the time you apply

Earn access to
$36,500
in benefits

Transition pathway

If born before 1968,
FOR EACH YEAR
you contribute

Earn access to
10%
of the full benefit amount

We will count each calendar year you work at least 500 hours.

2. Care needs requirement

We must determine that you need help with three or more activities of daily living and will continue to need help for at least 90 days.

We'll count any activities that you need supervision (like monitoring, cueing or set-up assistance) to complete.

Activities we assess



Bathing | Bed mobility | Eating | Medication management | Mobility | Transferring | Toileting

Applying for benefits

You (or someone helping you) will apply online or call us for help.

We'll check your contributions and meet with you about your care needs.

Learn more at:
wacaresfund.wa.gov/apply

Using your benefits

You can use your benefits to receive any covered services from a WA Cares provider, including care in your home or a facility, home modifications, home-delivered meals, adaptive equipment and more.

Learn more at:
wacaresfund.wa.gov/benefits

GET SUPPORT



Phone
844-CARE4WA
(844-227-3492)



Email or chat
wacaresfund.wa.gov/contact

Language assistance is available.

For the most up-to-date information, visit **wacaresfund.wa.gov**.